

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED
AND RELATED MOTIONS

Name of Debtor(s): **Preston A. Beale, Jr.
Pamela D. Ingram**

Case No: **14-36097**

This plan, dated December 30, 2014, is:

- the *first* Chapter 13 plan filed in this case.
 a modified Plan, which replaces the
 confirmed or unconfirmed Plan dated 11/12/14.

Date and Time of Modified Plan Confirming Hearing:
2/4/15 @ 9:10AM

Place of Modified Plan Confirmation Hearing:
701 E. Broad St. RM. 5100, Richmond, VA 23219

The Plan provisions modified by this filing are:
3B (including Nuvell Credit Company (secured car) and surrendering.

Creditors affected by this modification are:
Nuvell Credit Company

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$10,180.61**
Total Non-Priority Unsecured Debt: **\$92,248.11**
Total Priority Debt: **\$13,566.92**
Total Secured Debt: **\$21,421.66**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$355.00 Monthly for 60 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **21,300.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **4,763.00** balance due of the total fee of \$ **4,900.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor <u>DCSE</u>	Type of Priority <u>Domestic support obligations</u>	Estimated Claim 937.19	Payment and Term
Internal Revenue Service	Taxes and certain other debts	4,345.61	Prorata 44 months
Internal Revenue Service	Taxes and certain other debts	4,273.12	Prorata 44 months
Internal Revenue Service	Taxes and certain other debts	3,270.00	Prorata 44 months
Internal Revenue Service	Taxes and certain other debts	441.00	Prorata 44 months
Internal Revenue Service	Taxes and certain other debts	0.00	Prorata 0 months
Internal Revenue Service	Taxes and certain other debts	0.00	Prorata 0 months
Internal Revenue Service	Taxes and certain other debts	0.00	Prorata 0 months
Internal Revenue Service	Taxes and certain other debts	0.00	Prorata 0 months
Virginia Dept of Taxation	Taxes and certain other debts	300.00	Prorata 44 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**
The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
Music & Arts Center	clarinet	50.00	933.28
Nuvell Credit Company	Repo'd 2003 Kia Spectra	3,000.*estimated by creditor's Proof of Claim	14,321.66
Ugly Duckling/DT Credit Co	2006 Honda CRV (160,000 miles) Location: 224 E. 14th St., Richmond VA 23224	7,050.00	15,916.42

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor	Collateral Description	Adeq. Protection Monthly Payment	To Be Paid By
-NONE-			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

Creditor	Collateral	Approx. Bal. of Debt or "Crammed Down" Value	Interest Rate	Monthly Paymt & Est. Term**
-NONE-				

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1%. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0%.

B. Separately classified unsecured claims.

Creditor	Basis for Classification	Treatment
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Arrearage Interest Rate	Estimated Cure Period	Monthly Arrearage Payment
-NONE-						

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate	Term for Arrearage	Monthly Arrearage Payment
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Creditor	Collateral	Interest Rate	Estimated Claim	Monthly Paymt& Est. Term**
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

Creditor	Type of Contract
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Creditor	Type of Contract	Arrearage	Monthly Payment for Arrears	Estimated Cure Period
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor -NONE-	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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- B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor -NONE-	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
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8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

Signatures:

Dated: December 30, 2014

/s/ Preston A. Beale, Jr.
Preston A. Beale, Jr.
Debtor

/s/ Seth J. Marks, Esq.
Seth J. Marks, Esq. 75153
Debtor's Attorney

/s/ Pamela D. Ingram
Pamela D. Ingram
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on December 30, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Seth J. Marks, Esq.
Seth J. Marks, Esq. 75153
Signature

4510 S. Laburnum Ave
Richmond, VA 23231

Address

(804) 447-1002
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1	<u>Preston A. Beale, Jr.</u>
Debtor 2 (Spouse, if filing)	<u>Pamela D. Ingram</u>
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number (if known)	<u>14-36097</u>

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Unemployed</u>	<u>WPN Allergen Nurse</u>
Employer's name		<u>Heartland Employment Services</u>
Employer's address		<u>333 N. Summit Street Toledo, OH 43604-2617</u>

How long employed there? _____ 8 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>4,194.54</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>4,194.54</u>

Debtor 1 **Preston A. Beale, Jr.**
 Debtor 2 **Pamela D. Ingram**

Case number (if known)

14-36097

Copy line 4 here	For Debtor 1	For Debtor 2 or non-filing spouse
4. _____	\$ 0.00	\$ 4,194.54
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ 549.38
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00
5e. Insurance	\$ 0.00	\$ 354.10
5f. Domestic support obligations	\$ 0.00	\$ 0.00
5g. Union dues	\$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>STD</u>	\$ 0.00	+ \$ 44.48
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.		
6. _____	\$ 0.00	\$ 947.96
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.		
7. _____	\$ 0.00	\$ 3,246.58
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00
8b. Interest and dividends	\$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00
8d. Unemployment compensation	\$ 1,636.74	\$ 0.00
8e. Social Security	\$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00
8g. Pension or retirement income	\$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	\$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.		
9. _____	\$ 1,636.74	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		
10. _____	\$ 1,636.74	+ \$ 3,246.58 = \$ 4,883.32
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
11. _____	+\$ 0.00	\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		
12. _____	\$ 4,883.32	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	Preston A. Beale, Jr.
Debtor 2	Pamela D. Ingram (Spouse, if filing)
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA
Case number (If known)	14-36097

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

- No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

child	10 years	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

Your expenses		
4. \$	900.00	
4a. \$	0.00	
4b. \$	0.00	
4c. \$	0.00	
4d. \$	0.00	
5. \$	0.00	

Debtor 1 Preston A. Beale, Jr.
 Debtor 2 Pamela D. Ingram

Case number (if known) 14-36097

6. Utilities:	6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: _____	6a. \$ <u>200.00</u> 6b. \$ <u>120.00</u> 6c. \$ <u>400.00</u> 6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>900.00</u>	
8. Childcare and children's education costs	8. \$ <u>0.00</u>	
9. Clothing, laundry, and dry cleaning	9. \$ <u>150.00</u>	
10. Personal care products and services	10. \$ <u>70.00</u>	
11. Medical and dental expenses	11. \$ <u>300.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>400.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>150.00</u>	
14. Charitable contributions and religious donations	14. \$ <u>100.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: _____	15a. \$ <u>0.00</u> 15b. \$ <u>0.00</u> 15c. \$ <u>175.00</u> 15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Personal Property Taxes (amortized)</u>	16. \$ <u>34.00</u>	
17. Installment or lease payments:	17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: _____ 17d. Other. Specify: _____	17a. \$ <u>0.00</u> 17b. \$ <u>0.00</u> 17c. \$ <u>0.00</u> 17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>281.00</u>	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues	20a. \$ <u>0.00</u> 20b. \$ <u>0.00</u> 20c. \$ <u>0.00</u> 20d. \$ <u>0.00</u> 20e. \$ <u>0.00</u>
21. Other: Specify: <u>Misc. expenses</u> <u>school lunches/activities/field trips/supplies</u>	21. +\$ <u>150.00</u> +\$ <u>200.00</u>	
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>4,530.00</u>	
23. Calculate your monthly net income.	23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. 23b. Copy your monthly expenses from line 22 above.	23a. \$ <u>4,883.32</u> 23b. -\$ <u>4,530.00</u>
	23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>353.32</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

Advance America
7119 Staples Mill Road
Henrico, VA 23228

Afni
Attention: Bankruptcy
1310 Martin Luther King Dr
Bloomington, IL 61701

Allianceone
1684 Woodlands Dr Ste 15
Maumee, OH 43537

AMCB
PO Box 37005
Baltimore, MD 21297-3005

Assc. of Alexandria Radiology
c/o Payacei
PO Box 30096
Alexandria, VA 22304

Banfield Pet Hospital
8000 NE Tillamook St
Portland, OR 97213

Bay Area Credit Service
PO Box 467600
Atlanta, GA 31146

Check City
PO Box 970183
Orem, UT 84097

City of Richmond
Collections: Personal Prop Tax
PO Box 26624
Richmond, VA 23261

City of Richmond
Dept of Public Utilities
PO Box 26060
Richmond, VA 23274-0001

City of Richmond
Dept. of Public Utilities
600 E. Broad Street, RM 102
Richmond, VA 23219

CJW Medical Center
P.O. Box 1021
Louisville, KY 40201

Comcast Richmond Service
75 Glen Rd Ste 110
Sandy Hook, CT 06482

Conserve
200 Cross Keys Office Pa
Fairport, NY 14450

DCSE
Bankruptcy Dept.
2001 Maywill St Ste. 104
Richmond, VA 23230

Direct TV
Bankruptcy Dept.
2203 East Imperial Highway
El Segundo, CA 90245

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290

Eastern Account System INC.
Attn: Bankruptcy Dept.
Po Box 837
Newtown, CT 06470

Enhanced Recovery Corp
Attention: Client Services
8014 Bayberry Rd
Jacksonville, FL 32256

Find I Minor Street
c/o Richmond City GDC
400 N. 9th Street, Ste 203
Richmond, VA 23219

First Virginia Financial Svcs
9121 Staples Mill Road
Henrico, VA 23228

Focus Recovery Solutions
Attn: Bankruptcy
9701 Metropolitan Court Ste B
Richmond, VA 23236

Focused Recovery Solutions
7206 Hull Street Road
Suite 211
Richmond, VA 23235

Greater Virginia Medical Group
P.O. Box 17085
Richmond, VA 23226-7085

Henrico County GDC
P.O. Box 90775
4301 E. Parham Road
Richmond, VA 23273-0775

Henrico Doctor's Hospital
PO Box 13620
Richmond, VA 23225

Henrico Doctors Hospital
P.O. Box 13620
Richmond, VA 23225

IC System
Attn: Bankruptcy
Po Box 64378
St. Paul, MN 55164

INOVA
PO Box 37013
Baltimore, MD 21297

Insight Physicians
2006 Brevo Road
Richmond, VA 23226

Internal Revenue Service
400 N. 8th Street, Box 76
Insolvency Units - Stop Rm 898
Richmond, VA 23219

James River Emerg Group
Mailstop 43809623
PO Box 660827
Dallas, TX 75266-0827

Laburnum Medical Center
7229 Forest Ave.
Suite 110
Richmond, VA 23226

Maryland Portfolios
821 W. Benfield Rd. #12
Severna Park, MD 21146

MCV Physicians
1065 Rhoadmiller St.
Richmond, VA 23220-1100

Michael Wayne Investments
6336 E. VA Beach Blvd
Norfolk, VA 23502

Music & Arts Center
4626 Wedgewood Blvd
Frederick, MD 21703-7159

New Generations FCU
P.O. Box 6335
Fargo, ND 58125-6335

Nuvell Credit Company*
P.O. Box 130424
Roseville, MN 55113

Patient First
P.O. Box 5726
Glen Allen, VA 23060

POM Recoveries, Inc
PO Box 602
Lindenhurst, NY 11757

Receivable Management
7206 Hull Street Rd Ste
North Chesterfield, VA 23235

Richmond Ambulance Auth
PO 26286
Richmond, VA 23260

Richmond City GDC
400 N. 9th Street, 2nd Floor
Suite 203
Richmond, VA 23219

Richmond Emergency Physicians
P.O. Box 79013
Baltimore, MD 21279

Slm Financial Corp
11100 Usa Pkwy
Fishers, IN 46037

Tmobile
PO Box 660252
Dallas, TX 75266

Ugly Duckling/DT Credit Co
Po Box 520520
Phoenix, AZ 85072

VAC Limited Partnership
t/a Colonial Apartments
5500 Pony Farm Drive
Richmond, VA 23227

VCU Health System
P.O. Box 758997
Baltimore, MD 21275

Vicki Frey
1520 Wagonwheel Road
Midlothian, VA 23113

Virginia Beach GDC
2425 Nimmo Parkway
Virginia Beach, VA 23456

Virginia Dept of Taxation
Debt Offset Section
P.O. Box 1115
Richmond, VA 23218-1115